DALBIR SINGH): (a) The requisite information is as under:

(Rupees in crores)

Name of Insurance Company	Total premium collected during the years 1989-90 (15 months from 1-1-89 to 31-3-90), 1990-91 & 1991-92	Total amount of claims during the years 1989-90 (15 months from 1-1-89 to 31-3-90), 1990-91 & 1991-92
National	14.44	11.47
New India	39.64	27.02
Oriental	18.46	10.51
United India	14·00	15·07
TOTAL	86·54	64·07

(b) The requisite information is as under :—

(Rupees in Crores)

Name of the Insurance Company	1989-90 (*15 months from* 1-1-89 to 31-3-90)	1990-91	1991-92
National	1·25	1·42	1·48
New India	3·71	3·09	4·01
Oriental	1·09	0·93	1·20
United India	1·59	1·35	3·16

Loss assessment surveyors registered with Insurance Companies

3752. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what is the number of loss assessment surveyors registered with Insurance companies as on the 31st March, 1992;

(b) whether any complaints have been received against the surveyors;

(c) if so, what are the details thereof; and

(d) what steps have been taken to rectify the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The information is being collected and will be laid on the Table of the House.

(b) to (d) Complaints of incompetence, delay and misconduct on the part of the surveyors, received by the GIC from time to time, are investigated by a Committee constituted for this purpose

by the GIC and suitable action, as is considered necessary, is taken against them.

Outstanding dues to financial institutions

3753. DR. YELAMANCHILI SIVAJI: Will the Minister of FINANCE be pleased to state:

(a) what are the sector-wise details of outstanding dues to various financial institutions, as on the 31st March, 1992; and

(b) what steps have been taken to recover them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Sector-wise, out standing over-dues to financial institutions namely Industrial Development Bank of India (IDBI), Industrial Finance Corporation of India (IFCI), Industrial Credit and Investment Corporation of India (ICICI), Small Industries Development Bank of India (SIDBI) and Export-Import Bank of India (EXIM BANK) as on 31.3.1992 are given below:

(Rs. in crores)

Name of the Institution	Public sector	Joint sector	Co-operative sector	Private sector
IDBI	59·72	43·94	29·96	266·58
IFCI	24·78	46·59	22·38	184·05
ICICI	17·80	84·52	Nil	250·70
SIDBI	Nil	Nil	Nil	Nil
EXIM BANK	27·66	2·76	Nil	103·97

(b) All India Financial Institutions have formed special recovery cells to monitor on a continuous basis recovery efforts of loans at Head Office, Regional and Branch Offices, and to devise appropriate recovery strategies. The arrears position is reviewed at the highest level regularly on a case to case basis and appropriate follow up measures are initiated for recovery. These measures include pursuing vigorously with the borrowing companies for early clearance of dues and, in the case of recalcitrant borrowers recall of loans and filing of suits for recovery.

Fraud and corruption in insurance companies

3754. SHRI P. UPENDRA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there are a large number of cases of fraud and corruption in the insurance companies; and

(b) if so, what steps Government have taken to streamline the working of the insurance companies and to put an end to inefficiency?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). No, Sir. On receipt of any case of fraud or corruption, after carrying out necessary investigation, vigilance proceedings are initiated by the companies against the persons responsible in consultation with the Central Vigilance Commission, wherever necessary. All the insurance companies have fulfledged Vigilance Departments headed by senior officers. Action Plans on anti-corruption measures have been formulated by all the insurance companies. These plans are constantly monitored and the vigilance work is periodically reviewed by the Government.